

**Information to identify the case:**

Debtor 1	<u>Philip Dina</u>	Social Security number or ITIN	xxx-xx-9568
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-12329-SLM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Philip Dina

7/5/18

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Philip Dina  
 Debtor

Case No. 17-12329-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Jul 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2018.

db +Philip Dina, 40 Old Stone Church Road, Upper Saddle River, NJ 07458-1231  
 cr +Quicken Loans Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200,  
 Warrington, PA 18976-3400  
 516632148 +Allied Medical Associates, c/o KP Recovery Solutions, PO Box 43,  
 Springfield, NJ 07081-0043  
 516632149 +C.Tech Collections, P.O. Box 402, Mount Sinai, NY 11766-0402  
 516632150 +Celentano, Stadtmauer & Walentowicz, Notchview Office Park, 1035 Route 46 East,  
 P.O. Box 2594, Clifton, NJ 07015-2594  
 516632151 +Center for Investios Diseases, 20 Prospect Ave., Suite 507, Hackensack, NJ 07601-1962  
 516632153 +Christopher Rice, c/o Hilton Wiener, 244 Fifth Avenue, Suite A-176,  
 New York, NY 10001-7604  
 516632154 +Cynthia Strini, c/o Steven G. Legum, Esq., 170 Old Country Road, # 405,  
 Mineola, NY 11501-4311  
 516632155 +David Scott, c/o Hilton Wiener, 244 Fifth Avenue, Suite A -176, New York, NY 10001-7604  
 516632156 +Endoscopy Center of Hackensack, 170 Prospect Ave., Suite 10, Hackensack, NJ 07601-1839  
 516632157 +Fred Zenk, c/o Hilton Wiener, 244 Fifth Avenue, Suite A-176, New York, NY 10001-7604  
 516632158 +George Curtis, c/o Hilton Wiener, 244 Fifth Avenue, Suite A-176, New York, NY 10001-7604  
 516632159 +Gordon Dootson, c/o Hilton Wiener, 244 Fifth Avenue, Suite A-176, New York, NY 10001  
 516632163 +HUMC Cardio Partners PC, PO Box 48339, Newark, NJ 07101-8539  
 516632160 +Hackensack Gastroenterolgy Associates, 130 Kinderkamack Road, Suite 301,  
 River Edge, NJ 07661-1931  
 516632161 +Hackensack U Medical Center, P.O. Box 48027, Newark, NJ 07101-4827  
 516632162 +Hackensack U Medical Group, P.O. Box 95000-4535, Philadelphia, PA 19195-0001  
 516878951 Hackensack University Medical Center, PO Box 1750, Whitehouse Station NJ 08889-1750  
 516632164 +James Tadych, c/o Jennifer Tarr, Esq., 445 Park Avenue, 9th Fl., New York, NY 10022-8606  
 516632165 +John Duskey, c/o Hilton Wiener, 244 Fifth Avenue, Suite A - 176, New York, NY 10001-7604  
 516632166 +Joseph DiSaverio, MD, 140 Chestnut Street, Suite 201, Ridgewood, NJ 07450-2536  
 516632167 +Joseph Myers, c/o Hilton Wiener, 244 Fifth Avenue, Suite A-176, New York, NY 10001-7604  
 516632169 +Richard Long, c/o Hilton Wiener, 244 Fifth Avenue, Suite A - 176, New York, NY 10001-7604  
 516632170 +Russel Wilson, c/o Hilton Wiener, 244 Fifth Avenue, Suite A-176, New York, NY 10001-7604  
 516632171 +Sprint, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 516653630 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516632174 +Valley Emrg Room Asso, P.A, PO Box 1173, Ridgewood, NJ 07451-1173  
 516632175 +Valley Hospital, 223 N. Van Dien Avenue, Ridgewood, NJ 07450-2736  
 516632176 +Valley Medical Services Inc., PO Box 11652, Belfast, ME 04915-4007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 05 2018 23:25:18 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 05 2018 23:25:15 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516632152 +E-mail/Text: bankruptcy@certifiedcollection.com Jul 05 2018 23:25:08  
 Certified Credit & Collection\*, P.O. Box 336, Raritan, NJ 08869-0336  
 516668050 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 05 2018 23:25:40 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 516632168 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 05 2018 23:25:40 Quicken Loans\*,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 516632172 EDI: TFSR.COM Jul 06 2018 02:48:00 Toyota Financial Services\*, Bankruptcy Dept,  
 P.O. Box 8026, Cedar Rapids, IA 52408  
 517568593 EDI: BL-TOYOTA.COM Jul 06 2018 02:48:00 Toyota Motor Credit Corporation,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516632173 +E-mail/Text: bankruptcydepartment@tsico.com Jul 05 2018 23:26:00 Transworld Systems\*,  
 507 Prudential Road, Horsham, PA 19044-2308  
 516872255 +EDI: AIS.COM Jul 06 2018 02:48:00 Verizon, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517598600\* +Philip Dina, 40 Old Stone Church Road, Upper Saddle River, NJ 07458-1231

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Jul 05, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 07, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2018 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Steven J. Abelson on behalf of Debtor Philip Dina sjaesq@atrbklaw.com,  
atrbkl@gmail.com;r49787@notify.bestcase.com  
Steven P. Kelly on behalf of Creditor Quicken Loans Inc. skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5